

METHODS AND SYSTEMS FOR ASSESSING
LOAN PORTFOLIOS

ABSTRACT OF THE DISCLOSURE

[0050] Methods and systems for assessing a loan portfolio for variance are described. In an example embodiment, the method comprises the steps of identifying a milestone for at least one loan in the portfolio at a selected time of assessment, determining planned collections for the loan for the selected time of assessment, determining actual collections for the loan the selected time period of assessment, and populating a spreadsheet identifying a current milestone and a cumulative variance between planned collections and actual collections at the milestone for the loan.